Ways to say the time

The same clock, said the UK, Australian and New Zealand way and the US way.

Clock	Digital	UK, AU and NZ	US
	3:00	three o'clock	three o'clock
	3:05	five past three	three oh five
	3:10	ten past three	three ten
	3:15	quarter past three	three fifteen or quarter after three
	3:20	twenty past three	three twenty
	3:25	twenty-five past three	three twenty-five
	3:30	half past three	three thirty or half past three
	3:35	twenty-five to four	three thirty-five
	3:40	twenty to four	three forty
	3:45	quarter to four	three forty-five or quarter to four
	3:50	ten to four	three fifty
	3:55	five to four	three fifty-five

Past the hour up to half past; after that, minutes to the next hour.